

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

PIERRE L. CRAIG
KAREN C. CRAIG
Debtor(s)

Case No. 16-25556-ABA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/12/2016.
- 2) The plan was confirmed on 11/09/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/14/2016, 08/12/2019, 09/14/2020, 11/04/2020, 04/21/2021.
- 5) The case was Completed on 08/17/2021.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,500.00.
- 10) Amount of unsecured claims discharged without payment: \$83,747.60.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$85,030.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$85,030.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,836.07
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,836.07**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BARCLAYS BANK DELAWARE	Unsecured	1,459.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	2,367.00	2,822.49	2,822.49	262.67	0.00
CAVALRY SPV I, LLC	Unsecured	1,428.00	1,428.05	1,428.05	132.90	0.00
CERASTES, LLC	Unsecured	533.00	533.00	533.00	49.60	0.00
DEPARTMENT OF THE TREASURY	Secured	46,439.00	32,832.83	32,832.83	32,832.83	0.00
DEPARTMENT OF THE TREASURY	Priority	NA	21,769.53	21,769.53	21,769.53	0.00
DEPARTMENT OF THE TREASURY	Unsecured	14,724.00	24,034.87	24,034.87	2,236.78	0.00
DISCOVER BANK	Unsecured	8,506.00	8,879.71	8,879.71	826.38	0.00
DISCOVER FINANCIAL SERVICES, LL	Unsecured	1,024.00	NA	NA	0.00	0.00
Dsnb Macys	Unsecured	2,053.00	NA	NA	0.00	0.00
Dsnb Macys	Unsecured	2,757.00	NA	NA	0.00	0.00
GOODYR/CBNA	Unsecured	562.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK, N.A.	Unsecured	1,896.00	NA	NA	0.00	0.00
NRZ PASS-THROUGH TRUST II	Secured	388,212.00	403,172.32	8,861.08	8,861.08	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	561.00	561.53	561.53	52.26	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,828.00	5,856.68	5,856.68	545.05	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,890.00	2,794.04	2,794.04	260.02	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	277.00	277.05	277.05	25.78	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,897.00	1,897.05	1,897.05	176.55	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,208.00	4,208.54	4,208.54	391.66	0.00
REAL TIME RESOLUTIONS, INC.	Unsecured	77,827.00	84,376.52	0.00	0.00	0.00
SANTANDER BANK, N.A.	Secured	NA	52,632.11	1,991.05	1,991.05	0.00
SEARS/CBNA	Unsecured	3,692.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORPORAT	Unsecured	24,298.00	11,084.84	11,084.84	1,031.60	0.00
TOYOTA MOTOR CREDIT CORPORAT	Secured	2,052.00	2,053.84	1,352.28	1,352.28	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	25,672.00	25,744.76	25,744.76	2,395.91	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	11,918.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$10,852.13	\$10,852.13	\$0.00
Debt Secured by Vehicle	\$1,352.28	\$1,352.28	\$0.00
All Other Secured	\$32,832.83	\$32,832.83	\$0.00
TOTAL SECURED:	\$45,037.24	\$45,037.24	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$21,769.53	\$21,769.53	\$0.00
TOTAL PRIORITY:	\$21,769.53	\$21,769.53	\$0.00
GENERAL UNSECURED PAYMENTS:	\$90,122.61	\$8,387.16	\$0.00

Disbursements:			
Expenses of Administration	<u>\$9,836.07</u>		
Disbursements to Creditors	<u>\$75,193.93</u>		
TOTAL DISBURSEMENTS :			<u>\$85,030.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/05/2021

By: /s/ Isabel C. Balboa

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.